

**INFORMATION DISCLOSURE STATEMENT**

Applicant : Tidwell et al.  
App. No : 10/731,038  
Filed : December 9, 2003  
For : SYSTEMS AND METHODS FOR  
ASSESSING THE RISK OF A  
FINANCIAL TRANSACTION USING  
RECONCILIATION INFORMATION  
Examiner : Hao Fu  
Art Unit : 3609

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in this application is a PTO/SB/08a form listing 28 references to be considered by the Examiner.

Applicant notes that the following U.S. Applications are related applications:

Application No.	Filing Date	Attorney Docket No.	Title
10/731,401	12/09/2003	1DATA.098A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION
10/731,212	12/09/2003	1DATA.099A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING GEOGRAPHIC-RELATED INFORMATION
10/731,540	12/09/2003	1DATA.101A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING AUTHENTICATING MARKS
10/730,859	12/09/2003	1DATA.103A	SYSTEMS AND METHODS FOR IDENTIFYING PAYOR LOCATION BASED ON TRANSACTION DATA
10/731,294	12/09/2003	1DATA.104A	SYSTEMS AND METHODS FOR OBTAINING PAYOR INFORMATION AT A POINT OF SALE

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.F./

**Appl. No.** : 10/731,038  
**Filed** : December 9, 2003

**Docket No.** 1DATA.096A  
**Customer No.** 20,995

10/731,519	12/09/2003	1DATA.105A	SYSTEMS AND METHODS FOR OBTAINING BIOMETRIC INFORMATION AT A POINT OF SALE
10/730,868	12/09/2003	1DATA.106A	SYSTEMS AND METHODS FOR OBTAINING AUTHENTICATION MARKS AT A POINT OF SALE

Applicants note that Office Actions in one or more of the above-referenced applications have been received. The attached PTO/SB/08 provides a listing of these Office Actions along with Applicant's responses. Copies of the Office Actions and the responses are available through the Patent Office database. If the Examiner so requests, Applicants will provide the Examiner with copies of these Office Actions.

This Statement is accompanied by the fees set forth in 37 C.F.R. § 1.17(p). The Commissioner is hereby authorized to charge any additional fees which may be required or to credit any overpayment to Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9-14-07

By: John R. King  
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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Multiple sheets used when necessary)

SHEET 1 OF 2

Application No.	10/731,401
Filing Date	December 9, 2003
First Named Inventor	Lisa C. Tidwell
Art Unit	3609
Examiner	Hao Fu
Attorney Docket No.	1DATA.096A

## U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
	1	6,021,397	08-20-2007	Jones	
	2	6,535,728	03-18-2003	Perfit	
	3	6,957,770	10-25-2005	Robinson	
	4	2001/0042785	11-22-2001	Walker	
	5	2003/0056104	03-20-2003	Carr	
	6	2004/0117302	06-17-2004	Weichert	
	7	2002/0154795	10-24-2002	Lee	
	8	2003/0088461	05-08-2003	Christensen	
	9	2003/0153299	08-14-2003	Perfit	
	10	2003/0212637	11-13-2003	Turner	
	11	2004/0245330	12-09-2004	Swift	
	12	2004/0247168	12-09-2004	Pintsov	
	13	2005/0229010	10-13-2005	Monk	
	14	2005/0125339 A1	06-09-2005	Tidwell	
	15	2005/0125350 A1	06-09-2005	Tidwell	
	16	2005/0125351 A1	06-09-2005	Tidwell	
	17	2005/0125337 A1	06-09-2005	Tidwell	
	18	2005/0125295 A1	06-09-2005	Tidwell	
	19	2005/0125296 A1	06-09-2005	Tidwell	
	20	2005/0125360 A1	06-09-2005	Tidwell	
	21	2006/0202012	09-14-2006	Grano	

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>1</sup>
	22	U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Office Action; 01/16/2007.	
	23	U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Response to Office Action; 05/15/2007.	

Examiner Signature	Date Considered
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\*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

T<sup>1</sup> - Place a check mark in this area when an English Language Translation is attached

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.F./

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Multiple sheets used when necessary)</i>  <b>SHEET 2 OF 2</b>	Application No.	10/731,401
	Filing Date	December 9, 2003
	First Named Inventor	Lisa C. Tidwell
	Art Unit	3609
	Examiner	Hao Fu
	Attorney Docket No.	1DATA.096A

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	24	U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Office Action; 07/27/2007.	
	25	U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Office Action; 01/16/2007.	
	26	U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Response to Office Action; 05/16/2007.	
	27	U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Notice of Allowance; 07/26/2007.	
	28	U.S. Application No. 10/730,868; Attorney Docket 1DATA.106A; Office Action; 07/19/2007.	

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Examiner Signature	/Hao Fu/	Date Considered	12/20/2007
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T<sup>1</sup> - Place a check mark in this area when an English language Translation is attached.

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